Experian060125-
100

Date: 6/1/2025

Subject: **Full Discharge of Debt Based on Lawful Tender of Settlement in all jurisdictions affected by redlining, et al**

Dear Creditor or Legal Department,

This official notice confirms that the outstanding balance of the following account has been settled in full pursuant to a lawful Tender of Settlement issued by the State of Loc Nation Global Public Benefit Trust and executed under the authority of the Treasury Offset Officer of the Loc Nation Dollar (LND) System, referencing

Under the protections extended to descendants of freedmen by the **Freedman's Bureau Act of 1865 and 1866**, as codified in the Reconstruction Acts, I retain the right to author and issue sovereign instruments for debt settlement, community infrastructure, and economic repair without interference from former oppressive jurisdictions. As well as the SOLN Restitution Act (DC 1:24 cv 00479 RC

UCC §3-603 – Tender of Payment
UCC §1-308 – Reservation of Rights
United Nations Resolutions on Economic Sovereignty and Reparations
Fair Debt Collection Practices Act (FDCPA)

DC 1:24 cv 00479 RC and Dc appeals 24-5463

UCC § 3-604 – "Discharge by cancellation or renunciation"

UCC § 1-201(b)(3) – "Agreement means the bargain of the parties in fact"

31 U.S.C. § 3123 – Obligation of the U.S. Government to honor public debt

All debts, including any derived from discriminatory lending practices or redlined credit scoring, are settled via lawful tender as defined under UCC § 3-603 and 3-604. The issuing entity is fully bonded under international charter (ISO 4217 and IMF compliant)

Pursuant to 42 U.S.C. § 1981, my right to construct, execute, and enforce lawful tenders, offsets, and discharges of debt is equivalent to any other citizen's rights to contract and self-direct financial remedies.

This settlement and financial tender are also protected as an expression of liberty and freedom from involuntary servitude, secured under the **13th Amendment**, and as an expression of my due process rights under the **14th Amendment**.

As authorized by the common law of contracts and equity, as well as sovereign trust doctrine, I have lawfully issued a Tender of Settlement. This instrument is self-authenticating and supported by binding international and historical authority as a successor to Freedmen jurisdiction

This lawful discharge is issued under authority granted through the **Freedman's Bureau Act, Civil Rights Act of 1866 (42 U.S.C. § 1981)**, and the **13th and 14th Amendments**, which collectively affirm the lawful right of freed persons and their descendants to issue binding instruments, contracts, and remedies of debt, commerce, and reparation. Under these enduring rights, I, as Trustee and Offset Officer, have written and issued this tender pursuant to all lawful jurisdiction recognized by national and international law

Account Discharged:
STATE OF LOC NATION GLOBAL PUBLIC BENEFIT CORPORATION LEI# 984500AFF75RB77E9551
* Debtor Name: Rev Dr Christina L. Clement, TE and all others affected by redlining.
* Account/Lender: SEE Attached
* Loan or Account Number:
* Original Balance: USD $ LND $
* Date of Settlement:
* Settlement Instrument: Tender No. 1 LND = $750 USD valuation
* Offset Code: UCC Reference 044-2025-002376 Certification date 4/21/2025 Authentication Code: YDMPL-3PT34-4G9C
Payoff Amount: USD $ LND$

Summary:

This account has been settled in full.
No further balance is owed.
A Certificate of Acceptance and Tender of Settlement has been filed and entered into the public record.
This notice serves as your formal record of discharge.

If your office requires verification or acknowledgement of the debt discharge, please direct all communications to the issuing body or the legal office of the State of Loc Nation GPB Trust, referencing this letter.

Refunds for excess or invalid payments made after the settlement date are expected in accordance with standard reconciliation procedures.

Notice to Credit Bureaus, Servicers, and Affiliates:

You are required to update this account status to "PAID IN FULL – SETTLED" and report no outstanding balance or default associated with this account in accordance with:

* FCRA (15 U.S.C. § 1681)
* FACT Act
* Federal Reserve Collection Guidelines

Pursuant to the right to full disclosure under 15 U.S.C. § 1692g(a), I hereby request a full and itemized statement of the total amount allegedly owed, including interest, fees, and principal breakdown for all open or charged-off accounts. This will be used to confirm entries on the internal sovereign ledger of the State of Loc Nation GPB Trust.

If no rebuttal or lawful objection is received within 10 business days, acceptance and closure are affirmed under UCC §1-201 and UCC §3-603(b).

This lawful discharge is issued under authority granted through the **Freedman's Bureau Act, Civil Rights Act of 1866 (42 U.S.C. § 1981)**, and the **13th and 14th Amendments**, which collectively affirm the lawful right of freed persons and their descendants to issue binding instruments, contracts, and remedies of debt, commerce, and reparation. Under these enduring rights, I, as Trustee and Offset Officer, have written and issued this tender pursuant to all lawful jurisdiction recognized by national and international law

Failure to rebut or provide lawful objection within 10 business days constitutes acceptance under **UCC § 1-201(3), 1-202(d)** and the common law principle of **estoppel by acquiescence.**

- **Restatement (Second) of Contracts § 69** – "Silence as Acceptance"
- **Federal Rules of Civil Procedure, Rule 8(b)(6)** – "An allegation...is admitted if a responsive pleading is required and the allegation is not denied

- **12 CFR § 1002.4** – Equal Credit Opportunity Act (Regulation B)
- **42 U.S.C. § 3601** – Fair Housing Act (barring redlining practices)
- **HR 40 & S 40** (Restitution Legislation)

Kindly provide a certified statement of account showing a zero balance or any discrepancies within 10 business days, so I may verify this against the Internal Sovereign Ledger of Loc Nation GPB Trust, as required for proper recordation

Noncompliance may be reported to the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC), and the Office of the Comptroller of the Currency (OCC) as an act of non-disclosure and obstruction of lawful settlement.

Sincerely,
Rev Dr Christina Clement, TE
Treasury Offset Officer
State of Loc Nation GPB Trust
info@stateoflocnation.com
https://stateoflocnation.com/usblack-code-house-gov

Thank you for your attention to this matter.

Rev. Dr. Christina Clement,
State of Loc Nation Global Public Benefit Corporation
LEI:
8 The Green, Suite A

Dover, DE 19901

678-780-5557

Rule 5 (c) Signing. A filing made through a person's electronic –filing account and authorized by that person, together with that person's name on a signature block, constitutes the person's signature.

CERTIFICATE OF SERVICE

I hereby certify that on 6/20/25, I electronically emailed/ mailed the foregoing with Experian.com

This lawful discharge is issued under authority granted through the **Freedman's Bureau Act, Civil Rights Act of 1866 (42 U.S.C. § 1981)**, and the **13th and 14th Amendments**, which collectively affirm the lawful right of freed persons and their descendants to issue binding instruments, contracts, and remedies of debt, commerce, and reparation. Under these enduring rights, I, as Trustee and Offset Officer, have written and issued this tender pursuant to all lawful jurisdiction recognized by national and international law

;

"CHRISTINA CLEMENT

Enclosures:
Supporting Documents; Certified DC docket sheet, ISO 4217 license; Proof of delivery to US Treasury; UCC Certification sheet; LND charter (Doc 71/70); Affidavit of ministerial filing.
Cc: inquiries@un.org; au-pap@africa-union.org;

LEDGER Experian 060125-100

CREDIT REPORT 06012025

This lawful discharge is issued under authority granted through the **Freedman's Bureau Act**, **Civil Rights Act of 1866 (42 U.S.C. § 1981)**, and the **13th and 14th Amendments**, which collectively affirm the lawful right of freed persons and their descendants to issue binding instruments, contracts, and remedies of debt, commerce, and reparation. Under these enduring rights, I, as Trustee and Offset Officer, have written and issued this tender pursuant to all lawful jurisdiction recognized by national and international law

Experian 060125-100

TENDER DATE	FULL SETTLEMENT DUE BY	TENDER #	VENDOR	VEDNOR MAIL ADDRESS	CONTACT	ACCOUNT	TOTAL AMOUNT TO BE SETTLED	ACCT OPEN DATE	TOTAL PAYOFF
6//2025	6/12/2025	EXPERIAN060125-100	DISCOVERY Card	PO BOX 30939 SALT LAKE CITY UT 84130	800 347 2683	601101xxxx	$ 2,858.00	Sunday, May 2, 2021	$ 2,858.00
6//2025	6/12/2025	EXPERIAN060125-100	CREDIT ACCEPTANCE CORP	PO BOX 513 SOUTHFIELD MI 48037	BY MAIL ONLY	103027XXX	$ 8,415.00	Friday, June 4, 2021	$ 8,415.00
6//2025	6/12/2025	EXPERIAN060125-100	ONE UNITED BANK	3683 CRENSHAW BLVD LOS ANGELES, CA 9(	8776638648	450459XXXX	$ 400.00	Tuesday, December 29, 2020	$ 442.00
6//2025	6/12/2025	EXPERIAN060125-100	TMOBILE	500 VIRGINIA DR STE 514 FORT WASHINGTO	8778657685	398995XX	$ 1,229.00	Friday, September 20, 2024	$ 1,229.00
6//2025	6/12/2025	EXPERIAN060125-100	Chap 13	US BKPT CT GA ATLANTA		2252601PB	DISMISSED AND ERADICATED	Monday, April 4, 2022	
6/1/2025	6/12/2025	NAVYFCU060125-101	NAVY FEDERAL CREDIT UNION	PO BOX 3000 MERRIFIELD VA 22119	8888426328	43001813	$ 19,999.00	Monday, May 19, 2025	$ 20,195.61
			DEBT FOR REDLINED JURISDICTION						
5/8/2025	5/19/2025	USTREAS060125-102	US TREASURY	1500 PENNSYLVANIA AVE NW WASHINGTON DC 20220		NATIONAL D	$ 36,213,141,126,266.00	Thursday, May 29, 2025	$500 QUADRILLION WITH 5(SEE UCC REFERENCE ATTAC
5/8/2025	5/19/2025	STUDENTLOAN060125-103	STUDENT LOAN	US DEPT OF EDUCATION PO BOX 5609 GREENVILLE TX 75408-560 PO BOX 790336 ST LOUIS MO 63179-0336		NATIONAL	PENDING ACCOUNT DETAIL UPON SETTLEMENT		
5/8/2025	5/19/2025	CITYHALLRELIEF060125-104	CITY HALL BUDGET MATCH	DEPARTMENT OF FINANCE OFFICE OF BUDG SAGABRIEL@ATLANTA.GOV	4048658474	NATIONAL	PENDING ACCOUNT DETAIL UPON SETTLEMENT		
5/8/2025	0519/2025	UTILITYJURELIEF-105	GEORGIA PUBLIC SERVICE	244 WASHIGTON STREET SW ATLANTA GA 30 GAPSC@PSC.GA.GOV	4046564501	NATIONAL	PENDING ACCOUNT DETAIL UPON SETTLEMENT		

AS OF JUNE 1, 2025

Prepared For

CHRISTINA L. CLEMENT

Personal & confidential

Date generated: Jun 1, 2025

At a glance

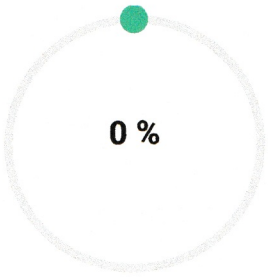
FICO® Score 8

526 FICO SCORE 8
Experian data Jun 1, 2025

Account summary

Open accounts	1
Self-reported accounts	0
Accounts ever late	3
Closed accounts	0
Collections	1
Average account age	4 yrs 9 mos
Oldest account	8 yrs 5 mos

Overall credit usage



Credit used: **$0**

Credit limit: **$0**

Debt summary

Credit card and credit line debt	$0
Self-reported account balance	$0
Loan debt	$0
Collections debt	$1,229
Total debt	$1,229

Personal information

Name
CHRISTINA L CLEMENT

Also known as
-

Year of birth
1979

Addresses
8 THE GRN STE A
DOVER, DE 19901-3618

1151 HAMMOND DR NE # 113
DUNWOODY, GA 30346-1524

PO BOX 371252
DECATUR, GA 30037-1252

Employers
NJS HAIR CARE

MCCORMACK BARON INC

Personal statements

No statement(s) present at this time

Open accounts

DISCOVERC

Balance updated -

Exceptional payment history

Account info

Account name	**DISCOVERC**	Balance	-
Account number	**601101XXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$2,800**
Company sold	-	Credit usage	-
Account type	**Credit card**	Monthly payment	**$20**
Date opened	**May 02, 2021**	Last Payment Date	**Mar 15, 2024**
Open/closed	**Open**	Highest balance	**$2,858**
Status	**Open/Never late.**	Terms	-
Status updated	**Mar 2024**	Responsibility	**Authorized user**
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	-	-	-	-	-	-	-	-	-
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met - Data Unavailable

Contact info

Address: **PO BOX 30939 SALT LAKE CITY, UT 84130**

Phone number: **(800) 347-2683**

Comments

Account previously in dispute - investigation complete, reported by data furnisher

Closed accounts

AUSTIN CAPITAL BANK SS

Exceptional payment history

Closed

Account info

Account name	**AUSTIN CAPITAL BANK SS**	Balance	-
Account number	**152395XX**	Balance updated	-
Original creditor	-	Original balance	**$550**
Company sold	-	Monthly payment	-
Account type	**Secured Loan**	Last Payment Date	**Mar 17, 2017**
Date opened	**Jan 04, 2017**	Terms	**12 Months**
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Mar 2017**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	-	✓	CLS	-	-	-	-	-	-	-	-	-

✓ Current / Terms met CLS Closed - Data Unavailable

Contact info

Address	**8100 SHOAL CREEK BLVD** **AUSTIN,** **TX 78757**
Phone number	**(512) 693-3600**

Comments

-

CREDIT ACCEPTANCE CORP **$8,415**

41 potentially negative months Closed

Account info

Account name	**CREDIT ACCEPTANCE CORP**	Balance	**$8,415**
Account number	**103027XXX**	Balance updated	**May 04, 2025**
Original creditor	-	Original balance	**$12,889**
Company sold	-	Monthly payment	-
Account type	**Auto Loan**	Last Payment Date	**Aug 26, 2022**
Date opened	**Jul 04, 2021**	Past due amount	**$8,415**
Open/closed	**Closed**	Terms	**57 Months**
Status	**Repossession. $8,415 past due as of May 2025.**	Responsibility	**Individual**
		Your statement	-
Status updated	**Sep 2022**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	R	R	R	R	R	-	-	-	-	-	-	-
2024	R	R	R	R	R	R	R	R	R	R	R	R
2023	R	R	R	R	R	R	R	R	R	R	R	R
2022	30	60	90	120	ND	ND	180	ND	R	R	R	R
2021	-	-	-	-	-	-	-	✓	30	30	30	60

✓ Current / Terms met
R Repossession
ND No data for this period
30 Past due 30 days
60 Past due 60 days
90 Past due 90 days
120 Past due 120 days
180 Past due 180 days
- Data Unavailable

Contact info

Address	**PO BOX 513 SOUTHFIELD, MI 48037**
Phone number	**By mail only**

Comments

-

NAVY FEDERAL CR UNION

Exceptional payment history

Closed

Account info

Account name	**NAVY FEDERAL CR UNION**	Balance	-
Account number	**430015XXXXX**	Balance updated	-
Original creditor	-	Original balance	**$250**
Company sold	-	Monthly payment	-
Account type	**Secured Loan**	Terms	**6 Months**
Date opened	**Sep 26, 2022**	Responsibility	**Individual**
Open/closed	**Closed**	Your statement	-
Status	**Paid, Closed/Never late.**		
Status updated	**Mar 2023**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	CLS	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	✓	✓	✓	✓

✓ Current / Terms met CLS Closed - Data Unavailable

Contact info

Address	**PO BOX 3700 MERRIFIELD, VA 22119**
Phone number	**(888) 842-6328**

Comments

-

ONEUNITED BANK Closed

5 potentially negative months

Account info

Account name	**ONEUNITED BANK**	Balance	-
Account number	**450459XXXXXXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$400**
Company sold	-	Monthly payment	-
Account type	**Secured Card**	Last Payment Date	**Apr 10, 2023**
Date opened	**Dec 29, 2020**	Highest balance	**$442**
Open/closed	**Closed**	Terms	-
Status	**Paid, Closed. $442 written off.**	Responsibility	**Individual**
Status updated	**May 2023**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	ND	ND	ND	ND	CO	-	-	-	-	-	-	-
2022	60	90	120	180	ND	ND	ND	ND	ND	ND	ND	ND
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30

✓ Current / Terms met
CO Charge off
ND No data for this period
30 Past due 30 days
60 Past due 60 days
90 Past due 90 days
120 Past due 120 days
180 Past due 180 days
- Data Unavailable

Contact info

Address: **3683 CRENSHAW BLVD LOS ANGELES, CA 90016**

Phone number: **(877) 663-8648**

Comments

Collateral released by creditor/balance owing

Completed investigation of FCRA dispute - consumer disagrees

WEBBANK/FINGERHUT Closed

Exceptional payment history

Account info

Account name	**WEBBANK/FINGERHUT**	Balance	-
Account number	**636992XXXXXXXXX**	Balance updated	-
Original creditor	-	Credit limit	**$200**
Company sold	-	Monthly payment	-
Account type	**Charge Card**	Highest balance	**$0**
Date opened	**Nov 29, 2020**	Terms	-
Open/closed	**Closed**	Responsibility	**Individual**
Status	**Paid, Closed/Never late.**	Your statement	-
Status updated	**Dec 2021**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2020	-	-	-	-	-	-	-	-	-	-	-	✓

✓ Current / Terms met CLS Closed - Data Unavailable

Contact info

Address	**6250 RIDGEWOOD RD SAINT CLOUD, MN 56303**
Phone number	**(866) 734-0342**

Comments

Closed due to inactivity

Collection accounts

TRANSWORLD SYSTEM INC/ $1,229

Original creditor: **T-MOBILE USA**

Account info

Account name	**TRANSWORLD SYSTEM INC/**	Balance	**$1,229**
Account number	**398995XX**	Balance updated	**May 27, 2025**
Original creditor	**T-MOBILE USA**	Original balance	**$1,229**
Company sold	-	Monthly payment	-
Account type	**Collection**	Past due amount	**$1,229**
Date opened	**Sep 20, 2024**	Terms	**1 Month**
Status	**Collection account. $1,229 past due as of May 2025.**	Responsibility	**Individual**
Status updated	**Sep 2024**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	C	C	C	C	C	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	C	C

C Collection - Data Unavailable

Contact info

Address: **500 VIRGINIA DR STE 514**
FORT WASHINGTON,
PA 19034

Phone number: **(877) 865-7686**

Comments

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act)

Public records

Bankruptcy chapter 13-dismissed

Filed on Apr 4, 2022

Reference number:
2252601PB

Court:
US BKPT CT GA ATLANTA

Inquiries

700CR/RICK HENDRICK TO

Inquired on Oct 9, 2023

Business Type: Automobile Dealers, Used

6475 ROSWELL ROAD NE

ATLANTA, GA 30328

(404) 256-3392

This inquiry is scheduled to continue on record until Nov 2025

ALLY FINANCIAL

Inquired on Oct 9, 2023

Business Type: Auto Financing Companies

200 RENAISSANCE CTR

DETROIT, MI 48243

(248) 263-3004

This inquiry is scheduled to continue on record until Nov 2025

CAPITAL ONE AUTO FIN

Inquired on Oct 9, 2023

Business Type: Auto Financing Companies

PO BOX 259407

PLANO, TX 75025

(800) 946-0332

This inquiry is scheduled to continue on record until Nov 2025

EXETER FINANCE LLC/WCG

Inquired on Oct 9, 2023

Business Type: Auto Financing Companies

2101 W JOHN CARPENTER FW

IRVING, TX 75063

(214) 572-8278

This inquiry is scheduled to continue on record until Nov 2025

SANTANDER CONSUMER USA

Inquired on Oct 9, 2023

Business Type: Finance Companies - non specific

8585 N STEMMOMS FWY

DALLAS, TX 75247

(866) 222-4227

This inquiry is scheduled to continue on record until Nov 2025

700 CREDIT/UNION CITY

Inquired on Jun 29, 2023

Business Type: Automobile Dealers, Used

3950 JONESBORO RD

UNION CITY, GA 30291

(770) 969-7229

This inquiry is scheduled to continue on record until Jul 2025

XACTUS-AVANTUS/ROCKET

Inquired on Jun 21, 2023

Business Type: Mortgage Companies

1050 WOODWARD AVE

DETROIT, MI 48226

(888) 452-8179

This inquiry is scheduled to continue on record until Jul 2025

Credit scores

FICO® Score 8

Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

What's hurting

– Negative items

- You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.
- Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 2 accounts
- Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.
- Number of public records on your credit report: 1 public record
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- Number of collections on your credit report: 1 collection
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- The presence of a serious delinquency or derogatory indicator and a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they may have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

– Bad payment history

- You have one or more accounts showing missed payments or derogatory indicators.
- Number of your accounts with a missed payment or derogatory indicator: 2 accounts
- About 99% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened more than 4 years ago, on average.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

– Few accounts paid on time

- You have an insufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 0 accounts
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

– Lack of recent revolving information

- There is insufficient or no recent activity on revolving and/or open-ended accounts.
- The FICO® Score evaluates the mix of credit cards, loans and mortgages on a credit report. Your credit report shows no open revolving and/or open-ended accounts or sufficient recent information about your revolving and/or open-ended accounts. People who demonstrate responsible use of different types of credit, including revolving accounts, are generally less risky to lenders.

Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.